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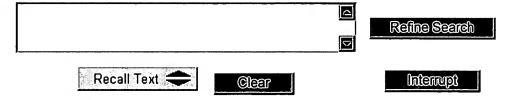
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<u>L7</u> L6 and taxable and (nontaxable or non-taxable or nonlinear or non-linear) 9	<u>L7</u>
<u>L6</u> investment and portfolio near2 (optimization or optimizing or optimal) 139	<u>L6</u>
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<u>L7</u>	L6 and taxable	94	<u>L7</u>
<u>L6</u>	12 and (optimize or optimizat\$)	6381	<u>L6</u>
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<u>L4</u>	L3 and (analyze or analyz\$ or analysis)	30	<u>L4</u>
<u>L3</u>	L2 and taxable and non-taxable	47	<u>L3</u>
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L1: Entry 1 of 2 File: USPT Sep 18, 2001

US-PAT-NO: 6292787

DOCUMENT-IDENTIFIER: US 6292787 B1

TITLE: Enhancing utility and diversifying model risk in a portfolio optimization

framework

DATE-ISSUED: September 18, 2001

INVENTOR-INFORMATION:

NAME CITY STATE ZIP CODE COUNTRY

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Jones; Christopher L. Redwood Shores CA
Shearer; James W. Palo Alto CA
Watson; John G. Menlo Park CA

ASSIGNEE-INFORMATION:

NAME CITY STATE ZIP CODE COUNTRY TYPE CODE

Financial Engines, Inc. Palo Alto CA 02

APPL-NO: 09/ 151715 [PALM]
DATE FILED: September 11, 1998

INT-CL: $[07] \underline{G06} \underline{F} \underline{17/60}$

US-CL-ISSUED: 705/36 US-CL-CURRENT: 705/36

FIELD-OF-SEARCH: 705/36, 705/35, 705/38, 705/30, 705/37, 707/4, 707/10

PRIOR-ART-DISCLOSED:

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Search Selected Search ALL Clear

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ART-UNIT: 211

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Dixon; Thomas A.

ATTY-AGENT-FIRM: Blakely, Sokoloff, Taylor & Zafman LLP

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ABSTRACT:

A portfolio optimization process that diversifies model risk by favoring a more diversified portfolio over other portfolios with similar characteristics is provided. According to one aspect of the present invention, a more diverse portfolio may be selected over an initial portfolio in order to diversify model risk with reference to a predetermined diversity budget, defined in terms of expected return, risk, and/or utility. An initial portfolio of financial products is determined from an available set of financial products. One or more dimensions of an error space are searched for an alternate portfolio that is more diverse than the initial portfolio. A cost associated with the alternate portfolio is then calculated by comparing the difference between a characteristic of the initial portfolio and a corresponding characteristic of the alternate portfolio. Finally, the alternate portfolio is selected as the recommended portfolio if the cost is less than or equal to the predetermined diversity budget. According to another aspect of the present invention an intelligent search is performed for a diverse portfolio that meets a predetermined diversity budget. An initial portfolio is determined based upon an available set of financial products. The cost associated with more diversified portfolios compared to the initial portfolio is considered and one of the more diversified portfolios is selected that has an associated cost that is less than or equal to the predetermined diversity budget.

41 Claims, 12 Drawing figures

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L14: Entry 1 of 1

File: USPT

May 7, 2002

US-PAT-NO: 6385652

DOCUMENT-IDENTIFIER: US 6385652 B1

TITLE: Customer access solutions architecture

DATE-ISSUED: May 7, 2002

INVENTOR-INFORMATION:

Brown; Kenneth R. Babylon NY	
blown, Kenneen K. Babyton MI	
D'Onofrio; John Staten Island NY	
Ellerbee; James Hillsdale NJ	
Gould; Jay Medford NY	
Holme; Jennifer New York NY	
Lupario; Peter J. Easton CT	
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ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citibank, N.A.	New York	NY			02

APPL-NO: 09/ 292854 [PALM]
DATE FILED: April 16, 1999

PARENT-CASE:

This application claims the benefit of U.S. Provisional Application No. 60/081,965, titled "CUSTOMER ACCESS SOLUTIONS ARCHITECTURE", which was filed Apr. 16, 1998.

INT-CL: [07] G06 F 13/00

US-CL-ISSUED: 709/227; 709/203, 709/223, 709/218, 705/42, 902/24, 717/11 US-CL-CURRENT: 709/227; 705/42, 709/203, 709/218, 709/223, 717/120, 902/24

FIELD-OF-SEARCH: 709/217, 709/218, 709/219, 709/227, 709/203, 709/223, 705/42, 705/43, 902/24, 717/11

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS



PAT-NO

ISSUE-DATE

PATENTEE-NAME

US-CL

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ART-UNIT: 2154

PRIMARY-EXAMINER: Coulter; Kenneth R.

ATTY-AGENT-FIRM: Kilpatrick Stockton LLP Marcou; George T.

ABSTRACT:

The present invention provides systems and methods for electronically delivering banking services to end clients and, more particularly, using Internet based technologies as a means of exposing those services. The solution to this problem set forth in this invention is the creation of a common electronic delivery infrastructure and application deployment environment, exposing an institution's entire <u>portfolio</u> of corporate banking services to its clients at a number of different locations at any time.

23 Claims, 29 Drawing figures

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